

CLAIMS

- Sub A2  
Sub B3
1. A computer-implemented method and system for transferring risks from a commercial enterprise;
  2. The method and system from claim 1 that further identifies, analyzes and implements risk reduction swaps;
  3. The method and system from claim 1 that further analyzes and sells risk reduction products tailored to the needs of said commercial enterprise;
  4. A computer implemented method and system for analyzing and managing the risks associated with a risk exchange or insurance company in an automated fashion;
  5. A computer implemented method and system for analyzing and managing the assets associated with a risk exchange or insurance company in an automated fashion

Add A3

Add B4

002707-28688950

## BIBLIOGRAPHY

1. Simensky, Melvin and Bryer, Lanning, The New Role of Intellectual Property in Commercial Transactions, John Wiley & Sons, 1994
2. Zipp, Alan S., Business Valuation Methods, American Institute of Certified Public Accountants, 1993
3. Davidow, William, "Accounting Systems Are Completely Wrong", The Red Herring, January 1995, page 91
4. McTaggart, James; Kontes, Peter; and Mankins, Michael, The Value Imperative, The Free Press, 1994
5. Rappaport, Alfred, Creating Shareholder Value, The Free Press, 1986
6. Ritchken, Peter, Options, Theory, Strategy and Applications, Scott Foresman and Company, 1987
7. Dixit, Avinash and Pindyck, Robert, Investment Under Uncertainty, Princeton University Press, 1994
8. Garson, David, "Interpreting Neural-Network Connection Weights", AI Expert, April 1991, pages 47 - 51
9. Welstead, Stephen, Neural Network and Fuzzy Logic Applications in C/C++, John Wiley & Sons, 1994
10. Most, Kenneth S., Accounting Theory, Grid Inc., 1977
11. Hendriksen, Elden, Accounting Theory, Richard D. Irwin, 1982
12. Hayes, Robert & Abernathy, William, "Managing Our Way To Economic Decline", Harvard Business Review, July - August 1980
13. Kulkarni, Arun, Artificial Neural Networks for Image Understanding, Van Norstrand Reinhold, 1994
14. Ward Systems Group, NeuroWindows™ User Manual, Ward Systems Group, 1993
15. Brealey, Richard and Myers, Stewart, Principles of Corporate Finance, McGraw Hill, 1991
16. Faulkner, Terrence, "Applying Options Thinking to R&D Valuation", Industrial Research, May-June 1996
17. Modigliani, Franco and Miller, Merton, "Dividend Policy, Growth and the Valuation of Shares", The Journal of Business, October 1961
18. Simon, Carol J. & Sullivan, Mary W., "A Financial Approach to Estimating Firm Level Brand Equity and Measuring the Impact of Marketing Events", Report Number 92-116, Marketing Science Institute

00628932-404700

19. Baghai, Mehrdad; Coley, Stephen and White, David, "The Alchemy of Growth", Perseus Books, October 1999
20. Farquhar, Peter; Han, Julia; and Ijiri, Yuji, "Recognizing and Measuring Brand Assets", Report 91-119, Marketing Science Institute
21. Alexander, Carol, Risk Management and Analysis, John Wiley & Sons, 1998
22. "The future of finance", The Economist, December 11, 1999, pages 71-72

09688982-101700